

PUBLISHING REPORT
on main prudential standards
«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan.0010, Republic of Armenia
01.10.22-31.12.22

Standard	Actual value	Standard value allowed by the CBA	Number of breaches in the reporting quarter
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
The minimum statutory capital of the Bank	16,205,748	1,000,000	no breach
The minimum total (equity) capital	67,025,746	30,000,000	no breach
S ₁ ¹ The minimum ratio of core capital to risk weighted assets	18.51%	9.0%	no breach
S ₁ ² The minimum ratio of total capital to risk weighted assets	19.76%	12.0%	no breach
S ₂ ¹ The minimum ratio of high liquid asset to total assets of the Bank	53.84%	15.0%	no breach
S ₂ ² The minimum ratio of high liquid assets to demand liabilities	509.90%	60.0%	no breach
S ₂ ³ The minimum ratio of high quality liquid assets to net cash outflow (in all currencies)	884.34%	100.0%	no breach
S ₂ ³ (FX) The minimum ratio of high quality liquid assets to net cash outflow (for the group of significant currencies included in the first group)	554.84%	100.0%	no breach
S ₂ ⁴ The minimum ratio of available stable funding to required stable funding (in all currencies)	169.94%	100.0%	no breach
S ₂ ⁴ (FX) The minimum ratio of available stable funding to required stable funding (for the group of significant currencies included in the first group)	142.41%	100.0%	no breach
S ₃ ¹ The maximum risk on single borrower	13.30%	20.0%	no breach
S ₃ ² The maximum risk on major borrowers	53.46%	500.0%	no breach
S ₄ ¹ The maximum risk on one Bank related party	3.56%	5.0%	no breach
S ₄ ² The maximum risk on all Bank related parties	14.09%	20.0%	no breach
S ₅ ¹ The maximum deviation of loan to value ratio (AMD)	1.56%	10.0%	no breach
S ₅ ² The maximum deviation of loan to value ratio (foreign currencies)	0.00%	5.0%	no breach
The minimum reserve requirement with the CBA`		4%,18%	no breach
The maximum of open position by separate foreign currencies			no breach
USD	1.39%	7.00%	no breach
EUR	0.27%	7.00%	no breach
RUB	0.37%	7.00%	no breach
Other	X	X	no breach

Report approval date 15.01.2023

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan